

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

In re:

**Michael Ray Eddy and Anne Wroblewski Eddy**

S.S. Nos.: xxx-xx-1097 and xxx-xx-0772

Mailing Address: 555 Moosetracks Trail, Cedar Grove, NC 27231-

**Case No. 10-82293**

Debtors.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on December 20, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: January 6, 2011

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtors  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET  
(MIDDLE DISTRICT - DESARDI VERSION)**

Date: 11/9/10

Lastname-SS#: Eddy-1097

**RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN**

Retain	Creditor Name	Sch D #	Description of Collateral

**SURRENDER COLLATERAL**

Creditor Name	Description of Collateral

**ARREARAGE CLAIMS**

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
				**
				**
				**
				**
				**
	BOA		\$1,502	**
				**
				**
				**

**REJECTED EXECUTORY CONTRACTS/LEASES**

Creditor Name	Description of Collateral

**LID - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS**

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	BOA		\$1,502	N/A	n/a	\$1,502.00	Home and Land
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

**STD - SECURED DEBTS w/ FMV**

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			

**STD - SECURED DEBTS w/ 100%**

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
				5.00			

**ATTORNEY FEE (Unpaid part)**

Amount

Law Offices of John T. Orcutt, P.C. \$2,800

**SECURED TAXES**

Secured Amt

IRS Tax Liens

**REAL PROPERTY TAXES ON RETAINED REALTY**

**UNSECURED PRIORITY DEBTS**

Amount

IRS Taxes \$10,000

State Taxes \$2,027

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) Int. % Payoff Amt

All Co-Sign Protect Debts (See\*)

**GENERAL NON-PRIORITY UNSECURED**

Amount\*\*

DM1= None(\$0) None(\$0)

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

**PROPOSED CHAPTER 13 PLAN PAYMENT**

\$ **1,881** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **4.88** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

\* = May include up to 2 post-petition payments.

\*\* = Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan\_MD\_(DeSardi Version 1/12/10) © LOJTO

**Other Miscellaneous Provisions**

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## CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Kaelyn McCollum  
Kaelyn McCollum

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Home Depot Credit Services*** Post Office Box 653000 Dallas, TX 75265-3000
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	American Express** Post Office Box 981535 El Paso, TX 79998-1535	Internal Revenue Service (MD)** Post Office Box 7346 Philadelphia, PA 19101-7346
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Bank of America ** Post Office Box 15026 Wilmington, DE 19886-5026	Law Offices of John T. Orcutt 6616-203 Six Forks Road Raleigh, NC 27615
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	Bank of America Home Loans** Customer Service PO Box 5170 Simi Valley, CA 93062-5170	LOWES Post Office Box 103080 Roswell, GA 30076
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	BB&T*** Bankruptcy Department Post Office Box 1847 Wilson, NC 27894	North Carolina Department of Re' c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000
Experian P.O. Box 2002 Allen, TX 75013-2002	Capital One *** Post Office Box 30285 Salt Lake City, UT 84130-0285	North Carolina Dept of Revenue* Post Office Box 1168 Raleigh, NC 27602-1168
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Chase **** Cardmember Service Post Office Box 15298 Wilmington, DE 19850-5298	Orange County Tax Collections** PO Box 8181 Hillsborough, NC 27278
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040	US Attorney's Office (MD)** Middle District Post Office Box 1858 Greensboro, NC 27502-1858
Internal Revenue Service (ED)** Post Office Box 7346 Philadelphia, PA 19101-7346	Dell Financial Services c/o Citibank One Dell Way, Bldg B Round Rock, TX 78682	Wells Fargo Financial Card Servi Post Office Box 5943 Sioux Falls, SD 57117-5943